

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kathleen M Limburg  
 Debtor

Case No. 15-18587-sr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Aug 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2016.

db Kathleen M Limburg, 43 Lynwood Dr, Chalfont, PA 18914-2630  
 13641028 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)  
 13647231 +Bucks County OMS, PC, 467 N Main Street, Doylestown, Pa 18901-3403  
 13641032 +Cole Taylor Bk/dovenmu, 2251 Rombach Ave, Wilmington, OH 45177-1995  
 13647230 +Grand View Hospital, 700 Lawn Avenue, Sellersville, Pa 18960-1587  
 13641034 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 13641035 +Sallie Mae, 300 Continental Dr, Newark, DE 19713-4322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Aug 13 2016 01:18:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: bankruptcy@phila.gov Aug 13 2016 01:36:18 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 13 2016 01:35:18  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 13 2016 01:35:50 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13641029 EDI: BANKAMER.COM Aug 13 2016 01:18:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 13641030 +EDI: CHASE.COM Aug 13 2016 01:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 13641031 +EDI: CITICORP.COM Aug 13 2016 01:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13641033 +EDI: CBSKOHL.S.COM Aug 13 2016 01:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 13642225 EDI: RECOVERYCORP.COM Aug 13 2016 01:18:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13641035 +EDI: SALLIEMAEBANK.COM Aug 13 2016 01:18:00 Sallie Mae, 300 Continental Dr,  
 Newark, DE 19713-4322  
 13641036 +EDI: SEARS.COM Aug 13 2016 01:18:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 13641037 +EDI: RMSC.COM Aug 13 2016 01:18:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
 13641038 +EDI: RMSC.COM Aug 13 2016 01:18:00 Synch/la-z-boy, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 13641039 +EDI: RMSC.COM Aug 13 2016 01:18:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005  
 13641040 +EDI: TDBANKNORTH.COM Aug 13 2016 01:18:00 Td Bank N.a., 70 Gray Rd,  
 Portland, ME 04105-2299  
 13641041 +EDI: TDBANKNORTH.COM Aug 13 2016 01:18:00 Td Bank N.a., 32 Chestnut St,  
 Lewiston, ME 04240-7799

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC Mortgage, a division of PNC Bank, NA  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 MICHAEL P. KELLY on behalf of Debtor Kathleen M Limburg mpkpc@aol.com  
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Kathleen M Limburg</u>	Social Security number or ITIN	<b>xxx-xx-0440</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	_____	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-18587-sr</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kathleen M Limburg

8/11/16

**By the court:** Stephen Raslavich  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**